

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21532

Subject	Zip Code Tabulation Area : 21532			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	13,800	+/- 573	100.0%	+/- (X)
<b>In labor force</b>	8,250	+/- 516	59.8%	+/- 2.4
Civilian labor force	8,250	+/- 516	59.8%	+/- 2.4
Employed	7,191	+/- 492	52.1%	+/- 2.7
Unemployed	1,059	+/- 223	7.7%	+/- 1.5
Armed Forces	0	+/- 19	0%	+/- 0.3
<b>Not in labor force</b>	5,550	+/- 375	40.2%	+/- 2.4
Civilian labor force	8,250	+/- 516	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	12.8%	+/- 2.6
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	6,995	+/- 403	(X)	+/- (X)
<b>In labor force</b>	3,865	+/- 385	55.3%	+/- 4.3
Civilian labor force	3,865	+/- 385	55.3%	+/- 4.3
Employed	3,391	+/- 370	48.5%	+/- 4.2
<b>Own children under 6 years</b>	660	+/- 150	(X)	+/- (X)
All parents in family in labor force	394	+/- 144	59.7%	+/- 17.2
<b>Own children 6 to 17 years</b>	1,678	+/- 179	(X)	+/- (X)
All parents in family in labor force	1,230	+/- 191	73.3%	+/- 9
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	7,047	+/- 497	100.0%	+/- (X)
Car, truck, or van -- drove alone	5,258	+/- 419	74.6%	+/- 4.1
Car, truck, or van -- carpooled	767	+/- 199	10.9%	+/- 2.6
Public transportation (excluding taxicab)	75	+/- 58	1.1%	+/- 0.8
Walked	575	+/- 207	8.2%	+/- 2.8
Other means	54	+/- 39	0.8%	+/- 0.6
Worked at home	318	+/- 126	4.5%	+/- 1.8
<b>Mean travel time to work (minutes)</b>	20.3	+/- 2.3	(X)%	+/- (X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	7,191	+/- 492	100.0%	+/- (X)
Management, business, science, and arts occupations	2,050	+/- 292	28.5%	+/- 3.8
Service occupations	1,816	+/- 267	25.3%	+/- 3.8
Sales and office occupations	1,643	+/- 319	22.8%	+/- 3.8
Natural resources, construction, and maintenance occupations	729	+/- 167	10.1%	+/- 2.1
Production, transportation, and material moving occupations	953	+/- 205	13.3%	+/- 2.6
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	7,191	+/- 492	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	50	+/- 45	0.7%	+/- 0.6
Construction	432	+/- 128	6%	+/- 1.7
Manufacturing	364	+/- 116	5.1%	+/- 1.6
Wholesale trade	89	+/- 78	1.2%	+/- 1.1
Retail trade	611	+/- 175	8.5%	+/- 2.2
Transportation and warehousing, and utilities	465	+/- 156	6.5%	+/- 2.1
Information	148	+/- 92	2.1%	+/- 1.2
Finance and insurance, and real estate and rental and leasing	379	+/- 164	5.3%	+/- 2.2
Professional, scientific, and management, and administrative and waste	568	+/- 170	7.9%	+/- 2.2
Educational services, and health care and social assistance	2,111	+/- 300	29.4%	+/- 4.2
Arts, entertainment, and recreation, and accommodation and food services	1,083	+/- 275	15.1%	+/- 3.7
Other services, except public administration	341	+/- 113	4.7%	+/- 1.5
Public administration	550	+/- 143	7.6%	+/- 2

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	7,191	+/- 492	100.0%	+/- (X)
Private wage and salary workers	4,998	+/- 531	69.5%	+/- 4.7
Government workers	1,890	+/- 323	26.3%	+/- 4.4
Self-employed in own not incorporated business workers	279	+/- 96	3.9%	+/- 1.3
Unpaid family workers	24	+/- 28	0.3%	+/- 0.4
<b>INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	6,046	+/- 341	100.0%	+/- (X)
Less than \$10,000	763	+/- 231	12.6%	+/- 3.6
\$10,000 to \$14,999	531	+/- 199	8.8%	+/- 3.3
\$15,000 to \$24,999	769	+/- 167	12.7%	+/- 2.7
\$25,000 to \$34,999	664	+/- 142	11%	+/- 2.3
\$35,000 to \$49,999	842	+/- 158	13.9%	+/- 2.6
\$50,000 to \$74,999	1,333	+/- 222	22%	+/- 3.4
\$75,000 to \$99,999	497	+/- 126	8.2%	+/- 2.1
\$100,000 to \$149,999	434	+/- 127	7.2%	+/- 2
\$150,000 to \$199,999	148	+/- 99	2.4%	+/- 1.6
\$200,000 or more	65	+/- 42	1.1%	+/- 0.7
<b>Median household income (dollars)</b>	\$39,119	+/- 3879	(X)%	+/- (X)
<b>Mean household income (dollars)</b>	\$50,733	+/- 3777	(X)%	+/- (X)
With earnings	4,572	+/- 311	75.6%	+/- 3
Mean earnings (dollars)	\$49,599	+/- 4722	(X)%	+/- (X)
With Social Security	2,029	+/- 194	33.6%	+/- 3.1
Mean Social Security income (dollars)	\$17,506	+/- 1522	(X)%	+/- (X)
With retirement income	1,406	+/- 196	23.3%	+/- 2.8
Mean retirement income (dollars)	\$19,286	+/- 2299	(X)%	+/- (X)
With Supplemental Security Income	221	+/- 84	3.7%	+/- 1.3
Mean Supplemental Security Income (dollars)	\$9,502	+/- 2006	(X)%	+/- (X)
With cash public assistance income	184	+/- 108	3%	+/- 1.8
Mean cash public assistance income (dollars)	\$3,422	+/- 1334	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	784	+/- 173	13%	+/- 2.9
<b>Families</b>	3,363	+/- 225	100.0%	+/- (X)
Less than \$10,000	221	+/- 103	6.6%	+/- 3.1
\$10,000 to \$14,999	49	+/- 39	1.5%	+/- 1.2
\$15,000 to \$24,999	237	+/- 99	7%	+/- 2.8
\$25,000 to \$34,999	327	+/- 92	9.7%	+/- 2.8
\$35,000 to \$49,999	619	+/- 132	18.4%	+/- 3.7
\$50,000 to \$74,999	905	+/- 167	26.9%	+/- 4.5
\$75,000 to \$99,999	415	+/- 108	12.3%	+/- 3.2
\$100,000 to \$149,999	384	+/- 125	11.4%	+/- 3.6
\$150,000 to \$199,999	148	+/- 99	4.4%	+/- 2.9
\$200,000 or more	58	+/- 41	1.7%	+/- 1.2
Median family income (dollars)	\$54,899	+/- 6287	(X)%	+/- (X)
Mean family income (dollars)	\$66,028	+/- 5882	(X)%	+/- (X)
Per capita income (dollars)	\$19,928	+/- 1470	(X)%	+/- (X)
<b>Nonfamily households</b>	2,683	+/- 278	(X)	+/- (X)
Median nonfamily income (dollars)	\$19,932	+/- 2384	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$29,431	+/- 4194	(X)%	+/- (X)
Median earnings for workers (dollars)	\$15,114	+/- 1913	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$41,793	+/- 6212	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$31,917	+/- 5085	(X)%	+/- (X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	15,850	+/- 597	15850%	+/- (X)
<b>With health insurance coverage</b>	14,371	+/- 587	90.7%	+/- 2
With private health insurance	11,851	+/- 814	74.8%	+/- 4.4
With public coverage	4,960	+/- 616	31.3%	+/- 3.9
<b>No health insurance coverage</b>	1,479	+/- 323	9.3%	+/- 2
Civilian noninstitutionalized population under 18 years	2,574	+/- 222	2574%	+/- (X)
No health insurance coverage	87	+/- 72	3.4%	+/- 2.8
Civilian noninstitutionalized population 18 to 64 years	11,018	+/- 560	11018%	+/- (X)
<b>In labor force:</b>	7,814	+/- 515	7814%	+/- (X)
<b>Employed:</b>	6,769	+/- 501	6769%	+/- (X)
<b>With health insurance coverage</b>	5,844	+/- 427	86.3%	+/- 3.1
With private health insurance	5,372	+/- 491	79.4%	+/- 4
With public coverage	775	+/- 202	11.4%	+/- 3.1
<b>No health insurance coverage</b>	925	+/- 237	13.7%	+/- 3.1
<b>Unemployed:</b>	1,045	+/- 227	1045%	+/- (X)
<b>With health insurance coverage</b>	821	+/- 184	78.6%	+/- 7.6
With private health insurance	596	+/- 180	57%	+/- 13.4
With public coverage	225	+/- 122	21.5%	+/- 10.8
<b>No health insurance coverage</b>	224	+/- 99	21.4%	+/- 7.6
<b>Not in labor force:</b>	3,204	+/- 350	3204%	+/- (X)
<b>With health insurance coverage</b>	2,961	+/- 349	92.4%	+/- 3.3
With private health insurance	2,561	+/- 341	79.9%	+/- 5.3
With public coverage	661	+/- 150	20.6%	+/- 4.5
<b>No health insurance coverage</b>	243	+/- 105	7.6%	+/- 3.3
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	10.8%	+/- 3.8
<b>With related children under 18 years</b>	(X)	+/- (X)	21.4%	+/- 8.2
With related children under 5 years only	(X)	+/- (X)	32.9%	+/- 19
<b>Married couple families</b>	(X)	+/- (X)	3.8%	+/- 2.4
<b>With related children under 18 years</b>	(X)	+/- (X)	6.5%	+/- 5.5
With related children under 5 years only	(X)	+/- (X)	0%	+/- 26.7
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	36%	+/- 12.4
<b>With related children under 18 years</b>	(X)	+/- (X)	48.9%	+/- 15.5
With related children under 5 years only	(X)	+/- (X)	57.9%	+/- 30.1
<b>All people</b>	(X)	+/- (X)	22.5%	+/- 4.3
<b>Under 18 years</b>	(X)	+/- (X)	24.4%	+/- 9.4
Related children under 18 years	(X)	+/- (X)	23%	+/- 9.7
Related children under 5 years	(X)	+/- (X)	37.6%	+/- 18.7
Related children 5 to 17 years	(X)	+/- (X)	18.1%	+/- 9.8
<b>18 years and over</b>	(X)	+/- (X)	22.1%	+/- 4.3
18 to 64 years	(X)	+/- (X)	25.3%	+/- 4.8
65 years and over	(X)	+/- (X)	8.6%	+/- 5
<b>People in families</b>	(X)	+/- (X)	10.5%	+/- 4.1
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	49.9%	+/- 7.7

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.